



Order Filed on July 22, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**Robertson, Anschutz, Schneid & Crane LLC**

Attorneys for Secured Creditor

10700 Abbott's Bridge Rd., Suite 170

Duluth, GA 30097

Telephone No.: 973-575-0707 (local)

Telephone No.: 561-241-6901 (main)

Harold Kaplan (HK0226)

In Re:

**Alfredo F. Chao,**

**Debtor.**

**Chris Anne Chao,**

**Joint Debtor.**

Case No.: 18-24434-VFP

Chapter: 13

Hearing Date: July 16, 2020

Judge: Vincent F. Papalia

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through four (4), is hereby  
ORDERED.

**DATED: July 22, 2020**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
United States Bankruptcy Judge

**Page 2**

Secured Creditor: Selene Finance, LP as attorney in fact for VRMTG Asset Trust

Secured Creditor's Counsel: Robertson, Anschutz, Schneid & Crane LLC

Debtors' Counsel: Javier L. Merino, Esq.

Property Involved ("Collateral"): 2701 Palisade Avenue, Union City, NJ 07087

Relief sought: ☒ Motion for relief from the automatic stay  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Secured Creditor's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 5 months from 03/01/2020 through 07/01/2020.
- ☒ The Debtor is overdue for 5 payments from 03/01/2020 through 07/01/2020 at \$2,638.29 per month.
- ☐ The Debtor is assessed for \_\_\_\_\_ late charges at \$ \_\_\_\_\_ per month.

Funds Held In Suspense \$1,718.08

Total Arrearages Due \$11,473.37

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Beginning on 08/01/2020, regular monthly mortgage payments shall continue to be made in the amount of \$2,638.29 per month.
- ☒ Beginning on 07/15/2020, monthly cure payments shall be made in the amount of \$1,912.23 for 5 months. A 6<sup>th</sup> and final payment in the amount of \$1,912.22 shall be made on or before 12/15/2020 to cure the default in full.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Regular monthly payment: Selene Finance LP  
9990 Richmond Ave, Suite 400 South  
Houston, TX 77042

■ Monthly cure payment: Selene Finance LP  
9990 Richmond Ave, Suite 400 South  
Houston, TX 77042

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

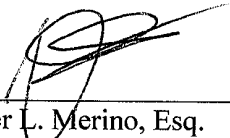
The fees and costs are payable:

- Through the Chapter 13 plan.

□ To the Secured Creditor within \_\_\_\_\_ days.

□ Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.

  
\_\_\_\_\_  
Javier L. Merino, Esq.  
*Attorney for Debtor(s)*

Date: 07/08/2020

/s/ Harold Kaplan

\_\_\_\_\_  
Harold Kaplan, Esq.  
*Attorney for Secured Creditor*  
Date: 8/8/2020

## Certificate of Notice Page 5 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Alfredo F. Chao  
Chris Anne Chao  
DebtorsCase No. 18-24434-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2020.

db/jdb +Alfredo F. Chao, Chris Anne Chao, 279 Highland Avenue, Wood Ridge, NJ 07075-1523

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 24, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2020 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor VRMTG Asset Trust NJECFMAIL@mw-c-law.com,  
nj-ecfmail@ecf.courtdrive.com

Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com

Elizabeth L. Wassall on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES,  
SERIES 2006-15, U.S. Bank National Association, as Trustee, successor in interest to Bank of  
America National Association, as Trustee, successor by ewassall@logs.com,  
njbankruptcynotifications@logs.com

Francis T. Tarlecki on behalf of Creditor VRMTG Asset Trust Njecfmail@mw-c-law.com,  
ftarlecki.kashlaw@gmail.com

Harold N. Kaplan on behalf of Creditor VRMTG Asset Trust hkaplan@rasnj.com,  
informationathnk@aol.com

Javier L. Merino on behalf of Joint Debtor Chris Anne Chao jmerino@dannlaw.com,  
notices@dannlaw.com;mdann@dannlaw.com;bflick@dannlaw.com;edwardo@dannlaw.com;9497659420@filings.d  
ocketbird.com;Amy@DannLaw.com

Javier L. Merino on behalf of Debtor Alfredo F. Chao jmerino@dannlaw.com,  
notices@dannlaw.com;mdann@dannlaw.com;bflick@dannlaw.com;edwardo@dannlaw.com;9497659420@filings.d  
ocketbird.com;Amy@DannLaw.com

Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as  
servicer for U.S. Bank National Association, as Trustee, Successor in Interest to Bank of  
America National Association, as Trustee, Successor by Merger to cmecf@sternlav.com

Joel R. Glucksman on behalf of Creditor City of Union City jglucksman@sh-law.com,  
rjoyce@sh-law.com

Marie-Ann Greenberg magecf@magtrustee.com

Marisa Myers Cohen on behalf of Creditor Selene Financial LP ecfmail@ecf.courtdrive.com,  
jhillier@mw-c-law.com

Melissa S DiCerbo on behalf of Creditor Selene Financial LP nj-ecfmail@mw-c-law.com,  
nj-ecfmail@ecf.courtdrive.com

Rebecca Ann Solarz on behalf of Creditor VRMTG Asset Trust rsolarz@kmlawgroup.com

Rebecca Ann Solarz on behalf of Creditor U.S. Bank Trust National Association, not in its  
individual capacity but solely as Owner Trustee for VRMTG Asset Trust. rsolarz@kmlawgroup.com

Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com

Shauna M Deluca on behalf of Creditor U.S. Bank Trust National Association sdeluca@rasflaw.com

Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for  
U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National  
Association, as Trustee, Successor by Merger to smncina@rascrane.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18